

Certificate Number: 00437-PAM-DE-028131638

Bankruptcy Case Number: 16-02709



00437-PAM-DE-028131638

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 28, 2016, at 4:28 o'clock PM MDT, Jose A Lemus-Rivera completed a course on personal financial management given by telephone by Black Hills Children's Ranch, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: September 28, 2016 By: /s/Stephanie Mendez

Name: Stephanie Mendez

Title: Credit Counselor